

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No.:	21-20642-GLT
	:	Chapter:	7
Joanne M. Roman	:		
	:		
	:	Date:	7/24/2025
<i>Debtor(s).</i>	:	Time:	11:00

PROCEEDING MEMO

MATTER: #24 - Motion to Reopen Chapter 7 Case Under 11 U.S.C.
Section 350(b); Motion to Avoid Judgment Lien Pursuant
to 11 U.S.C. Section 522(f)(1)(A) and for Civil Contempt
Sanctions for Violation of Discharge; Motion for Injunction
Pursuant to 11 U.S.C. Sections 105(a) and 524(a)(2);
Motion for Relief Under the Bankruptcy Discharge
[Response due at time of the hearing]
#28 - Exhibits Filed by Debtor
#34 - Response in Compliance with Order Setting
Hearing / Declaration of Joanne Marie Roman
#35 - Objection Filed by M& T Bank

APPEARANCES:

Debtor: Pro - Se (Joanne M. Roman)
M&T BANK: Matthew Fissel

NOTES:

Roman: I don't believe M&T Bank has standing. In the 2021 bankruptcy, I received my discharge, and I don't understand why a 2011 judgment from the state court in Erie County can be transferred to Butler County to attempt to seize my property. You cannot modify a mortgage without a contract, and I don't believe that what M&T has is a mortgage.

Fissel: The Debtor is trying to relitigate issues from the state court, as you stated, under the Rooker-Feldman doctrine, you cannot "grade the papers of the state court judge," and I do not believe you have jurisdiction over this matter.

OUTCOME:

1. For the reasons stated on the record at the hearing on July 24, 2025 the *Motion to Reopen Case Under 11 U.S.C. § 350(b)*, [Dkt. No. 24], is **DENIED**. [Chambers to Issue]
2. For the reasons stated on the record at the hearing on July 24, 2025 the *Motion to Avoid Judgment Lien Pursuant to 11 U.S.C. 522(f)(1)(A) and for Civil Contempt Sanctions for Violation of Discharge*, [Dkt. No. 24], is **DENIED** as **MOOT**. [Chambers to Issue]
3. For the reasons stated on the record at the hearing on July 24, 2025 the *Injunction Pursuant to 11 U.S.C. §§ 105(a) and 524(a)(2) Motion for Relief Under the Bankruptcy Discharge*, [Dkt. No. 24], is **DENIED** as **MOOT**. [Chambers to Issue]

DATED: 7/24/2025